

BK 1860 PG 0702
STATE MS. - DE SOTO CO.
FILED

Nov 3 10 55 AM '03

BK 1860 PG 702
J.E. DAVIS CH. CLK.

WHEN RECORDED MAIL TO:
PHILLIP KAISER
GEORGIA KAISER
6062 HONEYSUCKLE LN
WALLS, MS 38680

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Phillip Kaiser And Georgia Kaiser is the original Grantor, Old Republic Title is the original Trustee, and KeyBank USA, NA FKA Na is the original Beneficiary, under a certain Deed of Trust dated January 23, 2003 and recorded February 10, 2003 as instrument no. NA in book 1655 at page 0136, Official Records of the County of De Soto, State of Mississippi and

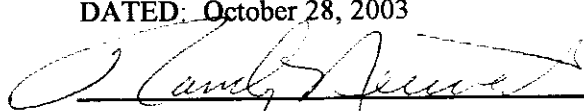
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of Old Republic Title.

Now, therefore, the undersigned Beneficiary substitutes KeyBank National Association as Trustee.

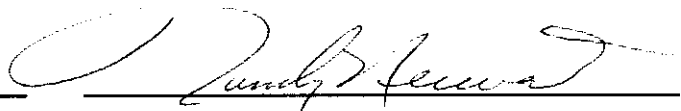
WHEREAS, KeyBank USA, NA is the undersigned Beneficiary and KeyBank National Association is the substituted Trustee, under said Deed of Trust.

Now, therefore, KeyBank National Association, as undersigned Trustee, does hereby reconvey, to the person or persons entitled thereto all of the estate and interest derived to it by or through the said Deed of Trust.

DATED: October 28, 2003



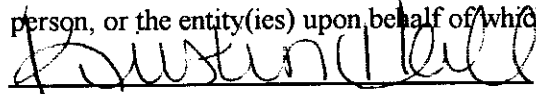
Randy Neiwert - Paid Loan Specialist
KeyBank USA, NA - Beneficiary



Randy Neiwert - Paid Loan Specialist
KeyBank National Association - Trustee

STATE OF IDAHO)
) ss:
COUNTY OF ADA)

On October 28, 2003, before me the undersigned, a Notary Public in and for said State, personally appeared Randy Neiwert - Paid Loan Specialist, personally know to me or proved to me on the basis of satisfactory evidence to be the person whose name subscribed to the within instrument and acknowledged the he/she executed the same in his/her capacities, and that by his/her signatures on the instrument the person, or the entity(ies) upon behalf of which the person acted, executed the instrument.



Notary Public in and for the State of Idaho

My Commission Expires: APR 25 2008

Account #: 03211018092563

